

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION

In re: RHEA BATES)	
<u>Debtor(s)</u>)	
)	CHAPTER 13
SANTANDER CONSUMER USA INC.)	
<u>Moving Party</u>)	Case No.: 22-11513 (AMC)
)	
v.)	
)	
RHEA BATES)	11 U.S.C. 362
<u>Respondent(s)</u>)	
)	
KENNETH E. WEST)	
<u>Trustee</u>)	
)	
)	
)	

**CERTIFICATION OF DEFAULT BY DEBTOR IN VIOLATION OF STIPULATION
APPROVED ON JUNE 9, 2023 AND REQUEST FOR EX PARTE RELIEF FROM THE
AUTOMATIC STAY**

Comes now Santander Consumer USA Inc. ("Santander") filing this Certification of Default and ex parte request for relief from the automatic stay and hereby certifies;

1. That on June 9, 2023, the Court entered an Order approving a Stipulation providing for an arrearage cure, monthly payments to Santander, and for relief from the automatic stay under certain circumstances.
2. Paragraph four (4) of the Stipulation provides that commencing June 2023, if the Debtor fails to make any payment to Santander within thirty (30) days after it falls due, Santander may send, via electronic and regular mail, the Debtor and counsel a written notice of default of the Stipulation. If the default is not cured within ten (10) days of the date of the notice, counsel may file a Certification of Default with the Court and serve it on all interested parties, and the Court shall enter an Order granting relief from the automatic stay.
3. In violation of the Stipulation, the Debtor has failed to make the payments due for July through September 2023, for a total default per the Stipulation in the amount of **\$877.36**. In addition, the payment of \$294.34 due for October 2023 remains unpaid.

4. On October 4, 2023, Santander served a 10-day default letter on the Debtor and her attorney, in accordance with paragraph three (3) of the Stipulation. To date, the default(s) have not been cured.
5. As a result of the defaults stated in paragraph three (3) of this Certification, Santander is entitled to stay relief in regards to personal property described as a 2014 Jeep Patriot bearing vehicle identification number 1C4NJPBB2ED773448.

Respectfully submitted:

/s/ William E. Craig

William E. Craig

Morton & Craig LLC

110 Marter Avenue, Suite 301

Moorestown, NJ 08057

Phone 856/866-0100, Fax: 856/722-1554

Bar ID 92329

Local Counsel for Santander Consumer USA Inc.